March 2001. Cadet Jackson has risen to the rank of Chief Petty Officer faster than any other cadet in the 26 years of the Nautilus Division. This accomplishment is only bestowed upon one half of one percent of approximately ten thousand Naval Sea Cadets in the program and reflects exceptional leadership skills and a masterful grasp of seamanship training.

I hope our colleagues will join me in congratulating Clifford Jackson for his achievement, and I wish him great success in his future endeavors.

IN MEMORY OF U.S. ARMY SPE-CIALIST REL ALLEN RAVAGO IV

HON. ADAM B. SCHIFF

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. SCHIFF. Mr. Speaker, I rise today to honor the memory of my constituent, United States Army Specialist Rel Allen Ravago IV of the 1st Battalion, 502nd Infantry Regiment, 2nd Brigade of the 101st Airborne Division, who was killed in action on November 23, 2003 in Mosul, Iraq when hostile forces attacked his Army vehicle.

After graduating from Hoover High School in Glendale, Specialist Ravago soon joined the United States Army and was deployed to Iraq in May 2003. He was due to return home next March at the end of his four-year tenure in the Army. From all accounts, he was a dedicated and enthusiastic soldier who served our country with courage and distinction.

A talented artist and honorable soldier, Specialist Ravago's family, friends and fellow servicemen have spoken with admiration and veneration of his commitment to duty, his dedication to his unit and his love of country and family.

Students at Hoover High recently erected a patriotic memorial of red, white and blue carnations mixed with American flags, containing a short, but poignant message attached: "You'll be missed."

Friends, family and loved ones remember Ravago as a popular student who played in Hoover High's drum corps and studied martial arts. His former teachers describe him as "radiating joy and a love of life" with a "smile that you could see from miles away."

I recently had the opportunity to meet with Specialist Ravago's parents and grandfather following his death. They told me how proud they were of their son and grandson, how proud he was to serve his country and how much they would always miss him. Our nation owes his family a debt we can never repay and Specialist Ravago will never be far from our thoughts. His sacrifice and those of other soldiers who have fallen on the field of battle have kept our nation free.

On behalf of the United States Congress, I wish to once again, bestow our most heartfelt appreciation for Army Specialist Rel Allen Ravago's service and sacrifice for the United States of America. To his family and loved ones: your son, your brother, your grandson, your nephew, your cousin and your friend, served our country with honor and nobility and he will be missed.

INTRODUCTION OF NATIONAL SECURITY LANGUAGE ACT

HON, RUSH D. HOLT

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Monday, December 8, 2003

Mr. HOLT. Mr. Speaker, we can no longer keep our nation safe if we do not commit ourselves to learning the languages and cultures of critical areas around the world. The security of our troops overseas and the American people here at home demand that we act quickly to eliminate the severe shortage of critical need language professionals in this country. Inaction on this issue is not only irresponsible; it's dangerous.

That's why I rise today to introduce legislation, the National Security Language Act, which would significantly expand our investment in foreign language education on the primary, secondary, and post-secondary level.

Al Qaeda operates in over 75 countries, where hundreds of languages and dialects are spoken. However, 99 percent of American high school, college and university programs concentrate on a dozen (mostly European) languages. In fact, more college students currently study Ancient Greek (20,858) than Arabic (10,596), Korean (5,211), Persian (1,117), and Pashto (14) put together. We need to do more to make sure that America has the language professionals necessary to defend our national security. This cannot be done overnight. We are already years overdue.

night. We are already years overdue.

As reported by the 911 Joint Inquiry in July, our intelligence community is at 30 percent readiness in languages critical to national security. Despite this alarming statistic, we do not appear to be taking aggressive action to address this problem. When I asked a panel of intelligence experts at a recent Intelligence hearing what the federal government is doing to increase the pool of critical need language professionals, they answered with silence. Two years after the events of September 11, we are still failing to address one the most fundamental security problems facing this nation.

Changing our recruiting methods alone will not solve the problem. To meet new security needs, we need to create a new domestic pool of foreign language experts and we can only do that by investing in the classroom.

The National Security Language Act would expand federal investment in education in foreign languages of critical need, such as Arabic, Persian, Korean, Pashto, and Chinese. Specifically, my bill would provide loan forgiveness of up to \$10,000 for university students who major in a critical need foreign language and then take a job either in the federal workforce or as a language teacher. It would provide new grants to American universities to establish intensive in-country language study programs and to develop programs that encourage students to pursue advanced science and technology studies in a foreign language.

My bill would also establish grants for foreign language partnerships between local school districts and foreign language departments at institutions of higher education. And it would authorize a national study to identify heritage communities here in the United States with native speakers of critical foreign languages and make them targets of a federal marketing campaign encouraging students to pursue degrees in those languages. Just as the National Defense Education Act of 1958 created a generation of scientists, engineers, and Russian linguists to confront the enemy of that time, the National Security Language Act will give us a generation of Americans able to confront the new threats we face today.

CONFERENCE REPORT ON H.R. 2622, FAIR AND ACCURATE CREDIT TRANSACTIONS ACT OF 2003

SPEECH OF

HON. DENNIS MOORE

OF KANSAS

IN THE HOUSE OF REPRESENTATIVES

Friday, November 21, 2003

Mr. MOORE. Mr. Speaker, I rise today in support of the conference report on H.R. 2622, the Fair and Accurate Credit Transactions Act of 2003 (the FACT Act). As a member of the House Financial Services Committee and as a member of the conference committee that drafted the final version of this legislation, I was deeply involved in the drafting and consideration of this measure.

I was pleased to join with my colleagues, Representatives BACHUS, HOOLEY and BIGGERT, in introducing this bipartisan measure. This bill was approved in subcommittee on a vote of 41–0, in full committee by a vote of 63–3 and by the full House by a vote of 392–30 with one voting present. Earlier this week, the Senate approved a similar version of this bill by 95–2.

Mr. Speaker, this is the way Congress should work. This is the way our constituents want us to conduct their business. Consideration of this bill consistently has been bipartisan and thoughtful. All members of the committee with opinions and proposals on the issues raised by H.R. 2622 were able to offer amendments and participate in debate. The way in which this measure was handled made this a stronger piece of legislation than the version we introduced. I commend our committee's leadership, Chairman OXLEY and Ranking Democrat FRANK, for making this possible.

Mr. Speaker, the problems of inaccurate and incomplete information that plague the current credit reporting system are of great personal concern to those of our constituents who have suffered them. I'm sure each of us could relate instances involving constituents who have faced tremendous difficulty and aggravation in correcting inaccurate credit histories.

This legislation directly addresses these very real problems faced by people every day of the year. Our credit system is the envy of every other country in the world. Our country, overall, does an excellent job of making credit available quickly and fairly to consumers and businesses. Enactment of H.R. 2622 will preserve and strengthen this system. This conference agreement permanently extends those provisions of the 1996 version of the Fair Credit Reporting Act (FCRA) that prevent states from enacting stronger credit laws, thereby extending the federal standards in those areas-including those rules dealing with how affiliates can share consumer information

The measure also provides new consumer protections against identity theft, including the